

SENATE BILL 672

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C3

2003 Regular Session  
(3lr2225)

**ENROLLED BILL**  
-- Finance/Health and Government Operations --

Introduced by **Senator Teitelbaum**

Read and Examined by Proofreaders:

\_\_\_\_\_  
Proofreader.

\_\_\_\_\_  
Proofreader.

Sealed with the Great Seal and presented to the Governor, for his approval this  
\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_ o'clock, \_\_\_\_ M.

\_\_\_\_\_  
President.

CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Health Insurance - Provider Panels - Lists of Providers**

3 FOR the purpose of altering the manner in which health insurance carriers are  
4 required to provide to enrollees and prospective enrollees a list of providers on  
5 the carrier's provider panel and certain other information about providers; and  
6 generally relating to information about providers on provider panels of health  
7 insurance carriers.

8 BY repealing and reenacting, without amendments,  
9 Article - Insurance  
10 Section 15-112(a)  
11 Annotated Code of Maryland  
12 (2002 Replacement Volume and 2002 Supplement)

13 BY repealing and reenacting, with amendments,  
14 Article - Insurance

1 Section 15-112(j)  
 2 Annotated Code of Maryland  
 3 (2002 Replacement Volume and 2002 Supplement)

4 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
 5 MARYLAND, That the Laws of Maryland read as follows:

6 **Article - Insurance**

7 15-112.

8 (a) (1) In this section the following words have the meanings indicated.

9 (2) (i) "Carrier" means:

- 10 1. an insurer;
- 11 2. a nonprofit health service plan;
- 12 3. a health maintenance organization;
- 13 4. a dental plan organization; or
- 14 5. any other person that provides health benefit plans  
 15 subject to regulation by the State.

16 (ii) "Carrier" includes an entity that arranges a provider panel for a  
 17 carrier.

18 (3) "Enrollee" means a person entitled to health care benefits from a  
 19 carrier.

20 (4) "Provider" means a health care practitioner or group of health care  
 21 practitioners licensed, certified, or otherwise authorized by law to provide health care  
 22 services.

23 (5) (i) "Provider panel" means the providers that contract either  
 24 directly or through a subcontracting entity with a carrier to provide health care  
 25 services to the carrier's enrollees under the carrier's health benefit plan.

26 (ii) "Provider panel" does not include an arrangement in which any  
 27 provider may participate solely by contracting with the carrier to provide health care  
 28 services at a discounted fee-for-service rate.

29 (j) (1) A carrier shall ~~provide to an enrollee at the time of initial enrollment~~  
 30 MAKE AVAILABLE TO PROSPECTIVE ENROLLEES ON THE INTERNET AND, ON  
 31 REQUEST OF A PROSPECTIVE ENROLLEE, IN PRINTED FORM:

32 (i) a [printed] list of providers on the carrier's provider panel; and

1 (ii) [printed] information on providers that are no longer accepting  
2 new patients.

3 (2) A carrier shall [make available to prospective enrollees and] notify  
4 each ~~PROSPECTIVE ENROLLEE AND EACH~~ existing enrollee at the time of INITIAL  
5 ENROLLMENT AND renewal [about] how to obtain the following information on the  
6 Internet [and] ~~OR~~ in printed form:

7 (i) a list of providers on the carrier's provider panel; and

8 (ii) information on providers that are no longer accepting new  
9 patients.

10 (3) (i) Information provided in printed form under paragraphs (1) and  
11 (2) of this subsection shall be updated at least once a year.

12 (ii) Information provided on the Internet under [paragraph (2)]  
13 PARAGRAPHS (1) AND (2) of this subsection shall be updated at least once every 15  
14 days.

15 ~~(4) A CARRIER MAY MAKE AVAILABLE THE INFORMATION REQUIRED TO~~  
16 ~~BE PROVIDED UNDER PARAGRAPHS (1) AND (2) OF THIS SUBSECTION BY NOTIFYING~~  
17 ~~ENROLLEES HOW THEY MAY:~~

18 ~~(I) REQUEST A PRINTED COPY OF THE LIST OF PROVIDERS ON THE~~  
19 ~~CARRIER'S PROVIDER PANEL FROM THE CARRIER; AND~~

20 ~~(II) ACCESS THE LIST OF PROVIDERS BY OTHER MEANS,~~  
21 ~~INCLUDING INTERNET ACCESS.~~

22 ~~{(4)}~~ ~~(5)~~ A policy, certificate, or other evidence of coverage shall:

23 (i) indicate clearly the office in the Administration that is  
24 responsible for receiving and responding to complaints from enrollees about carriers;  
25 and

26 (ii) include the telephone number of the office and the procedure for  
27 filing a complaint.

28 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
29 October 1, 2003.

